

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 19–13890–ABA
Chapter: 7
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Miguel Figueroa
326 Cypress Ave
Woodlynne, NJ 08107

Illuminida Figueroa
326 Cypress Ave
Woodlynne, NJ 08107

Social Security No.:

xxx–xx–0666

xxx–xx–5109

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: June 19, 2019

JAN: dmb

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Miguel Figueroa
 Iluminida Figueroa
 Debtors

Case No. 19-13890-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: cscnodsc

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Jun 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2019.

db/jdb
 518049593 +Miguel Figueroa, Iluminida Figueroa, 326 Cypress Ave, Woodlynne, NJ 08107-2114
 518049597 +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
 518049598 +Central Credit Services, 9550 Regency Square Blvd Ste 500, Jacksonville, FL 32225-8169
 518049599 +Chrysler Financial Services, 310 Sawmill Ln, Horsham, PA 19044-1925
 518049601 +Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641
 518049607 +Convergent Healthcare Recovery, 121 Ne Jefferson St, Suite 100, Peoria, IL 61602-1229
 518049609 +Emrg Phy Assoc Of S Jersey, PO Box 740021, Cincinnati, OH 45274-0021
 518049610 +Finish Auto Sales, 550 US 130, Collingswood, NJ 08107-2343
 518049614 +Haddon Emergency Physicians, PO Box 41541, Philadelphia, PA 19101-1541
 518049616 +KML Law Group, PC, 216 Haddon Ave, Ste 406, Westmont, NJ 08108-2812
 518049616 +Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
 518049618 +Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
 518049619 +Remex, 307 Wall St, Princeton, NJ 08540-1515
 518049620 +South Jersey Radiology, PO Box 1710, Voorhees, NJ 08043-7710
 518049621 +Timothy P. Search, Esquire, 112 W Park Dr, Mount Laurel, NJ 08054-1246
 518049622 +US Dept. of Housing and Urban Develop, 451 7th Street S.W., Washington, DC 20410-0002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 20 2019 00:18:13 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 20 2019 00:18:09 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 518049595 +E-mail/Text: info@chcollects.com Jun 20 2019 00:18:51 C&H Collections, PO Box 1399, Merchantville, NJ 08109-0399
 518049603 +E-mail/Text: legal-dept@cooperhealth.edu Jun 20 2019 00:18:13 Cooper Health System, PO Box 6018, Bellmawr, NJ 08099-6018
 518049606 +E-mail/Text: bankruptcy_notifications@ccsusa.com Jun 20 2019 00:18:45 Credit Collections Svc, PO Box 773, Needham, MA 02494-0918

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518049594* +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
 518049596* +C&H Collections, PO Box 1399, Merchantville, NJ 08109-0399
 518049600* +Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641
 518049602* +Convergent Healthcare Recovery, 121 Ne Jefferson St, Suite 100, Peoria, IL 61602-1229
 518049604* +Cooper Health System, PO Box 6018, Bellmawr, NJ 08099-6018
 518049605* +Cooper Health System, PO Box 6018, Bellmawr, NJ 08099-6018
 518049608* +Emrg Phy Assoc Of S Jersey, PO Box 740021, Cincinnati, OH 45274-0021
 518049611* +Haddon Emergency Physicians, PO Box 41541, Philadelphia, PA 19101-1541
 518049612* +Haddon Emergency Physicians, PO Box 41541, Philadelphia, PA 19101-1541
 518049615* +KML Law Group, PC, 216 Haddon Ave, Ste 406, Westmont, NJ 08108-2812
 518049617* +Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
 518049623* +US Dept. of Housing and Urban Develop, 451 7th Street S.W., Washington, DC 20410-0002
 518049613 ##+Joseph Fallon Jr., MD, 603 N Broad St Ste 200, Woodbury, NJ 08096-1619

TOTALS: 0, * 12, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 21, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: cscnodsc

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Total Noticed: 21

Date Rcvd: Jun 19, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2019 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfbis.com;dolores@sklarlaw.com
Andrew Thomas Archer on behalf of Joint Debtor Iluminida Figueroa aarcher@brennerlawoffice.com,
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
Andrew Thomas Archer on behalf of Debtor Miguel Figueroa aarcher@brennerlawoffice.com,
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
Kevin Gordon McDonald on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5